PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3692

Serial No.: 10/645,778

Examiner: Fields, Benjamin S.

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

RESPONSE UNDER 37 C.F.R. § 1.116

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is responsive to the Office Action dated June 4, 2009, having a term for response without extension by September 4, 2009. Favorable consideration is respectfully requested in view of the following Amendments and Remarks.